

**Information to identify the case:**

Debtor 1	<u>Julio C. Gamarra</u>	Social Security number or ITIN	xxx-xx-7129
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-16894-SLM		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Julio C. Gamarra

5/25/23

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Julio C. Gamarra  
Debtor

Case No. 18-16894-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 25, 2023

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2023:

Recip ID	Recipient Name and Address
db	#+ Julio C. Gamarra, 174 West Emerson Ave, Rahway, NJ 07065-3147
aty	+ Steven D Rothblatt, 197 Rt. 18 South Ste 3000 South Tower, East Brunswick, NJ 08816-1440
r	+ Angelina Banina, 188 Elm Street, Westfield, NJ 07090-3126
cr	+ Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
517441113	+ CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559
517441128	+ JEFFERSON ASSOCIATES, 3 CORAL ST, EDISON, NJ 08837-3242
517441127	#+ Yemico Gamarra, 174 West Emerson Ave., Rahway, NJ 07065-3147

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 25 2023 21:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 25 2023 21:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	May 26 2023 01:04:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517441099	+ EDI: CITICORP.COM	May 26 2023 01:04:00	AA/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517441101	+ Email/PDF: bncnotices@becket-lee.com	May 25 2023 21:30:11	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517441102	+ EDI: CITICORP.COM	May 26 2023 01:04:00	AMEX DSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
517512032	Email/PDF: bncnotices@becket-lee.com	May 25 2023 21:29:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517441105	EDI: CAPITALONE.COM	May 26 2023 01:04:00	CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517441117	+ EDI: CITICORP.COM	May 26 2023 01:04:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517541435	EDI: CAPITALONE.COM	May 26 2023 01:04:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517586110	+ EDI: WFNNB.COM	May 26 2023 01:04:00	Comenity Capital Bank/Paypal Credit, c/o

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			Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517441121	+ EDI: CITICORP.COM	May 26 2023 01:04:00	DSNB MACYS, PO BOX 8218, MASON, OH 45040
517495746	+ EDI: CITICORP.COM	May 26 2023 01:04:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517441129	+ EDI: CITICORP.COM	May 26 2023 01:04:00	MCYDSNB, PO BOX 8218, MASON, OH 45040
517984292	EDI: Q3G.COM	May 26 2023 01:04:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517476093	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 25 2023 21:25:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517441126	+ Email/Text: bknotice@ercbpo.com	May 25 2023 21:26:00	ENHANCED RECOVERY CO L, 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412
517441109	EDI: JPMORGANCHASE	May 26 2023 01:04:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517543087	+ Email/Text: bankruptcydpt@mcmcg.com	May 25 2023 21:26:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517441131	+ EDI: PRA.COM	May 26 2023 01:04:00	PORTFOLIO RECOVERY ASS, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952
517539633	EDI: PRA.COM	May 26 2023 01:04:00	Portfolio Recovery Associates, LLC, C/O Dell Financial Services, LLC, POB 41067, Norfolk VA 23541
517589614	EDI: PRA.COM	May 26 2023 01:04:00	Portfolio Recovery Associates, LLC, c/o American Airlines, POB 41067, Norfolk VA 23541
517539637	EDI: PRA.COM	May 26 2023 01:04:00	Portfolio Recovery Associates, LLC, c/o Banana Republic, POB 41067, Norfolk VA 23541
517557865	EDI: PRA.COM	May 26 2023 01:04:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517441130	+ EDI: RMSC.COM	May 26 2023 01:04:00	PayPal credit, P.O Box 105658, Atlanta, GA 30348-5658
517572848	EDI: Q3G.COM	May 26 2023 01:04:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517441132	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 25 2023 21:25:00	SPECIALIZED LOAN SERVI, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517441133	+ EDI: RMSC.COM	May 26 2023 01:04:00	SYNCB, PO BOX 965005, ORLANDO, FL 32896-5005
517441134	+ EDI: RMSC.COM	May 26 2023 01:04:00	SYNCB/AMER EAGLE DC, PO BOX 965005, ORLANDO, FL 32896-5005
517441135	+ EDI: RMSC.COM	May 26 2023 01:04:00	SYNCB/BANANA REP, PO BOX 965005, ORLANDO, FL 32896-5005
517441136	+ EDI: RMSC.COM	May 26 2023 01:04:00	SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
517441138	+ EDI: RMSC.COM	May 26 2023 01:04:00	SYNCB/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001
517441139	+ EDI: RMSC.COM	May 26 2023 01:04:00	SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036
518140441	+ Email/Text: bncmail@w-legal.com	May 25 2023 21:27:00	SYNCHRONY BANK, C/O WEINSTEIN &

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518140442	+ Email/Text: bncmail@w-legal.com	May 25 2023 21:27:00	RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
517441858	+ EDI: RMSC.COM	May 26 2023 01:04:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517441140	+ EDI: CITICORP.COM	May 26 2023 01:04:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517570172	+ EDI: AIS.COM	May 26 2023 01:04:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 38			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517441104		CAPI/BSTBY
517441100	*+	AA/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517441103	*+	AMEX DSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
517441106	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517441107	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517441108	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517441114	*+	CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559
517441115	*+	CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559
517441116	*+	CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559
517441118	*+	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517441119	*+	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517441120	*+	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517441122	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, DSNB MACYS, PO BOX 8218, MASON, OH 45040
517441123	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, DSNB MACYS, PO BOX 8218, MASON, OH 45040
517441124	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, DSNB MACYS, PO BOX 8218, MASON, OH 45040
517441125	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, DSNB MACYS, PO BOX 8218, MASON, OH 45040
517441110	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517441111	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517441112	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
519917011	*+	Julio C. Gamarra, 174 West Emerson Ave., Rahway, NJ 07065-3147
517441137	*+	SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
aty	###	Vincent Jesuele, Kessler, DiGiovanni & Jesuele LLP, 773 Central Avenue, PO Box 2429, Westfield, NJ 07091-2429

TOTAL: 1 Undeliverable, 20 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 27, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

Name	Email Address
Darin D Pinto	on behalf of Interested Party Yemico Gamarra dpintolaw@comcast.net
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Julio C. Gamarra ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7